Certificate Number: 17082-PAM-DE-030462274

Bankruptcy Case Number: 17-05173



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 21, 2018</u>, at <u>4:15</u> o'clock <u>PM MST</u>, <u>DARLENE R SHAFFER</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: January 22, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: <u>Executive Director</u>